

United States Bankruptcy Court District of Minnesota						Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): Sauer, Terry Gerald				Name of Joint Debtor (Spouse) (Last, First, Middle):			
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): asf Terry's Tavern asf Terry's Tree Service				All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):			
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all): 0352				Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) /Complete EIN (if more than one, state all):			
Street Address of Debtor (No. & Street, City, State & Zip Code): 17002 65th Ave NE Rice, MN				Street Address of Joint Debtor (No. & Street, City, State & Zip Code):			
ZIPCODE 56367-9306				ZIPCODE			
County of Residence or of the Principal Place of Business: Benton				County of Residence or of the Principal Place of Business:			
Mailing Address of Debtor (if different from street address) PO Box 539 Foley, MN				Mailing Address of Joint Debtor (if different from street address):			
ZIPCODE 56329-0539				ZIPCODE			
Location of Principal Assets of Business Debtor (if different from street address above):							
ZIPCODE							
Type of Debtor (Form of Organization) (Check one box.) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.) <hr/> Chapter 15 Debtor Country of debtor's center of main interests: Each country in which a foreign proceeding by, regarding, or against debtor is pending:		Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other <hr/> Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box.) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding <hr/> Nature of Debts (Check one box.) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or house- hold purpose." <input type="checkbox"/> Debts are primarily business debts.			
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (Applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.				Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,490,925 (<i>amount subject to adjustment on 4/01/16 and every three years thereafter</i>). ----- Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.						THIS SPACE IS FOR COURT USE ONLY	
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000							
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion							

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Sauer, Terry Gerald	
All Prior Bankruptcy Case Filed Within Last 8 Years (If more than two, attach additional sheet)			
Location Where Filed: None	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: None	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. § 342(b). <div style="display: flex; justify-content: space-between;"> X <u>/s/ Robert S Thyen</u> 1/29/14 </div> <div style="display: flex; justify-content: space-between; font-size: small;"> Signature of Attorney for Debtor(s) Date </div>	
Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No			
Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: <input type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached a made a part of this petition.			
Information Regarding the Debtor - Venue (Check any applicable box.) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes.) <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) <div style="text-align: center; margin-bottom: 10px;"> <hr style="width: 80%; margin: 0 auto;"/> (Name of landlord that obtained judgment) </div> <div style="text-align: center; margin-bottom: 10px;"> <hr style="width: 80%; margin: 0 auto;"/> (Address of landlord) </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Sauer, Terry Gerald

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☒ **/s/ Terry Gerald Sauer**

Signature of Debtor

Terry Gerald Sauer

☒

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 29, 2014

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only **one** box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

☒

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Attorney*

☒ **/s/ Robert S Thyen**

Signature of Attorney for Debtor(s)

**Robert S Thyen 032288x
Heller & Thyen, P.A.
606 25th Ave S #110
St. Cloud, MN 56301-4810**

January 29, 2014

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

☒

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Petition Preparer

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); and 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

☒

Signature

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

IN RE:

Sauer, Terry Gerald

Debtor(s)

Case No. _____

Chapter 13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☐ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

- ☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
- ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
- ☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Terry Gerald Sauer

Date: January 29, 2014

IN RE:

Case No. _____

Sauer, Terry Gerald

Chapter **13**

Debtor(s)

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 283,300.00		
B - Personal Property	Yes	3	\$ 36,277.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		\$ 293,500.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 14,733.21	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		\$ 304.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	3			\$ 4,420.00
J - Current Expenditures of Individual Debtor(s)	Yes	3			\$ 2,795.00
TOTAL		19	\$ 319,577.00	\$ 308,537.21	

IN RE:

Case No. _____

Sauer, Terry Gerald

Chapter 13

Debtor(s)

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 8,231.21
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 6,502.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 14,733.21

State the following:

Average Income (from Schedule I, Line 12)	\$ 4,420.00
Average Expenses (from Schedule J, Line 22)	\$ 2,795.00
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$ 6,040.00

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 126,900.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 14,733.21	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 304.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 127,204.00

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your

discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1167 filing fee, \$46 administrative fee: Total fee \$1213)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

IN RE:

Case No. _____

Sauer, Terry Gerald

Chapter **13**

Debtor(s)

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)
UNDER § 342(b) OF THE BANKRUPTCY CODE**

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor the attached notice, as required by § 342(b) of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer
Address:

Social Security number (If the bankruptcy
petition preparer is not an individual, state
the Social Security number of the officer,
principal, responsible person, or partner of
the bankruptcy petition preparer.)
(Required by 11 U.S.C. § 110.)

X _____
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or
partner whose Social Security number is provided above.

Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Sauer, Terry Gerald
Printed Name(s) of Debtor(s)

X /s/ Terry Gerald Sauer
Signature of Debtor

1/29/2014
Date

Case No. (if known) _____

X _____
Signature of Joint Debtor (if any) Date

Instructions: Attach a copy of Form B 201A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Contract For Deed: 100 4th Avenue N Foley, MN 56329 (Bar Building) Legal Description: See Exhibit C County of Benton, State of Minnesota Value Based on 2013 Property Tax Statement			110,600.00	237,500.00
Homestead Located: 17002 65th Avneue NE Rice MN 56367 (Parcel 1) Legal Description: See Exhibit B County of Benton, State of Minnesota Value Based on 2013 Property Tax Statement \$111,700.00			118,900.00	14,000.00
Parcel 2- \$7,200.00 Property Located: 170 Dewey Street Foley, MN 56329 Legal Description: See Exhibit A County of Benton, State of Minnesota Value Based on 2013 Property Tax Statement			53,800.00	42,000.00
TOTAL			283,300.00	

(Report also on Summary of Schedules)

Individual Personal Representative

Note: This deed should be used only for distribution.

A 328205

Transfer entered on

July 13, 2005

Joan Weyman
County Auditorby Ken
DeputyCertified, Filed and or Recorded on
JULY 13, 2005 AT 02:57PMSigned: CK XB
MARILYN J NOVAK G V I C
BENTON COUNTY MINNESOTA
MARILYN J NOVAK
COUNTY RECORDER
Fee Amount: \$19.50

Date: June 29, 2005 XXX

NO STATE DEED TAX DUE HEREON

(reserved for recording data)

Terry Sauer, aka Terry G. Sauer, Grantor,
as Personal Representative of the Estate of Gerald Sauer
Decedent, single ☒, married ☐ at the time of death, hereby conveys to - TERRY GERALD SAUER, aka
Terry G. Sauer, Grantee(s), real property in Benton
County, Minnesota, described as follows:

The Southwest Quarter of the Northwest Quarter (SW 1/4 of NW 1/4) of
Section One (1), Township Thirty-eight (38) North, Range Thirty (30)
West, Fourth Principal Meridian, Benton County, Minnesota, less
excepting therefrom the East Seventy-two feet and 6 inches (72'6") of
the Southwest Quarter of the Northwest Quarter (SW 1/4 of NW 1/4) of
Section One (1), Township Thirty-eight (38) North, Range Thirty (30)
West, Fourth Principal Meridian, Benton County, Minnesota,

ALSO, That part of the Northwest Quarter of the Southwest Quarter (NW
1/4 of SW 1/4) of Section One (1), Township Thirty-eight (38) North,
Range Thirty (30) West, Fourth Principal Meridian, Benton County,
Minnesota, described as follows, to-wit:

Beginning at the West Quarter corner of said Section One (1); thence
East along the East-West Quarter line of said Section One (1) a
distance of 1073.8 feet to a point; thence South at right angles to
said East-West Quarter line a distance of 200 feet to a point; thence
at right angles West a distance of 415 feet to a point; thence at
right angles North a distance of 160 feet to a point; thence in a
Northwesterly direction 660 feet to the point of beginning and there
terminating,

Deed tax hereon of \$ -0- paid

Aud./Treas. Receipt No. -0-

Joan Weyman
County Aud./Treas.

There has been change in the number or status of wells on subject property

(If more space is needed, continue on back)

together with all hereditaments and appurtenances belonging thereto.

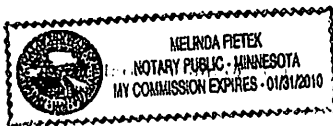
STATE OF MINNESOTA

COUNTY OF Morrison

ss.

TERRY SAUER

The foregoing instrument was acknowledged before me this 29th day of June, 2005, XX, by - TERRY SAUER, aka Terry G. Sauer,

Representative of the Estate of Gerald Sauer, as Personal
Decedent.Melinda Pietek
Notary Public

THIS INSTRUMENT WAS DRAFTED BY:

WILLIAM P. LINES, Attorney

220 South Central

Milaca, MN 56353

Attorney ID #6371X

Statements for real estate taxes on the real property
described herein should be sent to:

TERRY GERALD SAUER

17002 65th Ave NE

Rice, MN 56367

Page 1 of 1

EXHIBIT

B

19.50 CH# 15833
Larson Abstract

PROJECT NO. WMA01485	ACQUISITION NO. 147360
PROJECT MANAGER: Pat Kandakai CLOSER: Carla Backstrom	PROJECT MANAGER & CLOSER ASSIGNED BY AND DATE: Kathy Lewis 12/20/11

LAND ACQUISITION FACT SHEET

PROJECT NAME: Graham WMA	PARCEL #: 2	COUNTY Benton
-----------------------------	----------------	------------------

ACQUISITION TYPE:

☒ Fee Simple ☐ Easement ☐ Other (describe):

ACQUISITION METHOD:

☐ Gift ☒ Purchase ☐ Condemnation

QUALITIES OF THE LAND; REASONS TO ACQUIRE; PLANNED USE:

Emergent wetland for winter roosting cover and wetland dependent wildlife. Also to connect WMA tracts, improve public access (would also solve on-going hunter trespass), and improve management access. Tract is part of the original project proposal and acquisition of it would round out the WMA nicely. Landowner owns approximately 42 acres, but wants to retain approximately 10-12 acres with building site (see attached map). Project will thus require a boundary survey. Acquisition of property will require very little initial site development work, and very little long-term habitat maintenance beyond occasional prescribed burning.

LEGAL DESCRIPTION OF LAND:

Forty/Gov Lot: SW ¼ NW ¼ SEC: 1 TWP: 39N RNG: 30W

Estimated acres: 30

Landowner's Name: Terry Sauer Telephone # 320-393-2947 (H); 320-968-7447 (W); 763-688-3304 (C)
Address: 17002 65th Ave NE City: Rice State: MN Zip: 56367-9306

Statutory authority to acquire: MS97A.145

Maps attached:

- ☒ Plat book map showing parcel and contiguous ownership
☒ Sketch of property or, if available, survey
☒ Aerial Photo

Fact Sheet Prepared by (type name and title) Beau Liddell, Area Wildlife Manager		Telephone Number 320-616-2468 Ext. 222		Date 7/30/2010
Discipline/Reg. Supervisor Approval Tim Bremicker	Date 11/4/2011	Regional Director Approval Keith Parker	Date 11/22/11	
Division Director Approval Kathy DonCarlos	Date 12/8/11	LAM Division Director Approval Larry Kramka	Date 12/21/11	

11/25/2008 15:30 IFAX

12-31

13-00159-00

Form No. 21-M - Limited Warranty Deed

Minnesota Uniform Conveyance Blanks (1/15/97)

A 362840

Corporation, Partnership or Limited Liability Company
to Individual(s)

No delinquent taxes and transfer entered; Certificate of
Real Estate Value () filed () not required
Certificate of Real Estate Value No. 30610

January 6, 2009
Date

Joan Weynen
County Auditor

By Ken
Deputy

Certified, Filed and or Recorded on
JAN. 06, 2009 AT 01:28PM

Signed: CK
MARILYN J NOVAK G V I
BENTON COUNTY MINNESOTA
MARILYN J NOVAK
COUNTY RECORDER
Fee Amount: \$46.00

(reserved for recording data)

DEED TAX DUE: \$ Exempt: 12 U.S.C. (1452-1459). Section 1452
Date: 12/12/08

FOR VALUABLE CONSIDERATION, Federal Home Loan Mortgage Corporation, a Corporation under the laws of
United States of America, Grantor, hereby conveys and quitclaims to Terry Sauer Grantee,
real property in Benton County, Minnesota, described as follows:

See Attached Legal Description

PID: 13 00159 00
together with all hereditaments and appurtenances.

This Deed conveys after-acquired title. Grantor warrants the Grantor has not done or suffered anything to
encumber the property, EXCEPT: none

Check box if applicable:

- ☐ The Seller certifies that the seller does not know of any wells on the described real property.
☐ A well disclosure certificate accompanies this document.
☒ I am familiar with the property described in this instrument and I certify that the status and number of wells on
the described property have not changed since the last previously filed well disclosure certificate.

Deed tax hereon of \$ Exempt paid

Aud./Treas. Receipt No. Joan Weynen
County Auditor

STATE OF)
See Attached) ss.
COUNTY OF)

Federal Home Loan Mortgage Corporation

By: Jeff Schmidt of
National Default REO Services, a Delaware Limited
Liability Company dba First American Asset Closing
Services as Attorney in Fact for Federal Home Loan
Mortgage Corporation, a United States of America
Corporation on behalf of the Corporation

Its: Vice President

This instrument was acknowledged See Attached

Check here if part or all of the land is Registered (Torrens) []

Tax Statements for the real property described in this instrument should be sent to
(include name and address of Grantee):

Grantees:

Terry Sauer

PO Box 539

Foley MN 56329.

THIS INSTRUMENT WAS DRAFTED BY (NAME AND ADDRESS)

Burnet Title
5151 Edina Industrial Boulevard, Suite 500
Edina, MN 55439
File # 8-21384
Production # 442006

RETURN TO:
Burnet Title

Burnet Title - Eagan
ck# 188688

EXHIBIT

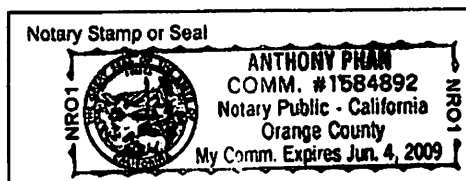
A

11/25/2008 15:31 IFAX

CERTIFICATE OF ACKNOWLEDGMENT - BY CORPORATION

STATE OF CALIFORNIA

COUNTY OF ORANGE

On this 25 day of November, 2008, before me a Notary Public within for saidCounty, personally appeared Jeff SchmidtVice President of National Default REO
Services, a Delaware Limited Liability Company dba First American Asset Closing
Services as Attorney in Fact for Federal Home Loan Mortgage Corporation, a United
States of America Corporation on behalf of the Corporation.to me known to be the person(s) described in and who executed the foregoing instrument
and acknowledged that she executed the same as her free act and deed.

Notary Public

EXHIBIT "A"

Legal Description

File No. 8-21384

Lot Fourteen (14), Block Two (2) in Foley's Rearrangement to the Town (now City) of Foley, according to the plat and survey on file and of record in the office of the County Recorder in and for Benton County, Minnesota.

ALSO

A strip of land Forty (40) feet wide and One Hundred Fifty (150) feet long adjoining said Lot Fourteen (14) on the West and being a part of vacated First Avenue described as follows: Beginning at the Northwestern corner of said Lot Fourteen (14); thence Westerly and parallel with the North line of said Lot a distance of Forty (40) feet; thence Southerly and parallel with the West line of said Lot a distance of One Hundred Fifty (150) feet; thence Easterly Forty (40) feet to the Southwest corner of said Lot Fourteen (14); thence Northerly One Hundred Fifty (150) feet to the place of beginning.

JAN/24/2012/TUE 11:33 AM

Certified, Filed and or Recorded on
February 03, 2012 1:40 PMBENTON COUNTY MINNESOTA
MARILYN J NOVAK
COUNTY RECORDERBy: CK

6 - 4 - 0

FEE AMOUNT \$46.00

**AMENDMENT TO
CONTRACT FOR DEED**

THIS AMENDMENT TO CONTRACT FOR DEED ("Amendment") is made and entered into effective as of January 20, 2012 (the "Effective Date"), by and between Gary Grams and Mary Grams, husband and wife, ("Sellers"), and Terry G. Sauer, single ("Purchaser").

RECITALS

A. Sellers and Purchaser entered into a Contract for Deed dated December 20, 2005, recorded on December 21, 2005, as Document No. 333805 in the Benton County Recorder's office (the "Contract for Deed") regarding certain real property located in Benton County, Minnesota, legally described on the attached Exhibit A (the "Property").

B. Sellers served a Notice of Cancellation of the Contract for Deed on Purchaser on December 3, 2011.

C. Instead of Cancellation of the Contract for Deed, Sellers and Purchaser desire to amend the Contract for Deed to reflect changes in the payment terms as more thoroughly provided within this Amendment.

For good and valuable consideration, the receipt and sufficiency of which the parties acknowledge, the parties agree as follows:

1. Purchaser shall, upon execution of this Amendment, reimburse Seller in full for the following:
 - a. Seller's payment of the 2011 Real Estate Taxes, which totals \$2,076.84;
 - b. Seller's actual attorneys' fees incurred as a result of the Contract for Deed Cancellation and this Amendment, which shall not exceed \$1,500.00; and
 - c. Fees for service of the Contract for Deed Cancellation and recording fees, which total \$127.00.

PDATA\21247600\Amendment to CDD 2012 01 20.doc
1/23/2012

Neil Franz Christ
St. Cloud
ck# 39280

PAGE 1 OF 5

JAN/24/2012/TUE 11:34 AM

FAX No. 320-253-0503

P. 003

A386534

2. Paragraph 4 of the Contract for Deed is amended and replaced in its entirety with the following:

"4. **PURCHASE PRICE.** Purchaser shall pay to Sellers, at their designated address the sum of One Hundred Sixty Five Thousand and No/100 Dollars (\$165,000.00) (the "Remaining Price"), as and for the remaining purchase price for the Property, payable as follows: the sum of \$1,500.00 on the 20th day of February, 2012, and the like sum of \$1,500.00 on the 20th day of each and every succeeding month thereafter until February 20, 2015 at which time the entire principal balance and accrued interest shall be paid in full. Interest at the rate of 8% per annum shall accrue on the balance of the Remaining Price commencing January 20, 2012 until the entire amount due and owing hereunder is paid in full. Prior to January 20, 2012, interest shall continue to accrue on the unpaid principal balance owed on the Contract for Deed, at the rate stated therein. The interest rate on the Remaining Price shall be fixed and shall not be adjusted. Each monthly installment, as hereinbefore provided, shall first be applied in payment of accrued interest, and the balance thereof in reduction of unpaid principal.

Notwithstanding the foregoing, Purchaser shall have the right to purchase the Property prior to February 1, 2012 by paying Sellers all accrued interest and payments owed, including but not limited to statutory fees for the cancellation, in full under the Contract for Deed prior to amendment. In the event Purchaser pays Seller such amounts in full, Purchaser shall be deemed to have fulfilled all of the Contract for Deed's terms and provisions and Sellers shall execute and deliver the deed for the Property to Purchaser pursuant to the Contract for Deed's terms and conditions."

3. Notwithstanding anything within the Contract for Deed to the contrary, subsequent to February 1, 2012, Purchaser and Seller acknowledge and agree that Purchaser shall have no right to fully or partially prepay the amounts due and owing under the Contract for Deed prior to February 20, 2013.

4. In consideration of Purchaser making the payments to Seller as required under this Amendment, Sellers on behalf of themselves, and their successors, assigns, agents and representatives, completely and unconditionally release and discharge Purchaser and his successors, assigns, agents and representatives from any and all claims that they have or may have arising out of or any way connected with, any alleged default by Purchaser under the Contract for Deed prior to the Effective Date, provided however, that nothing within this Amendment shall release Purchaser from any future obligations under the Contract for Deed as amended by this Amendment.

5. By executing this Amendment, Seller hereby rescinds the Notice of Cancellation of Contract for Deed previously served on Purchaser on December 3, 2011.

6. Except as expressly modified herein, all of the other terms and provisions contained in the Contract for Deed shall continue in full force and effect. The parties acknowledge and agree that the Contract for Deed shall not be cancelled, except in the event of a future default by Purchaser, and Purchaser's interest in the Property shall continue in full force and effect pursuant

JAN/24/2012/TUE 11:34 AM

A386534

to the Contract for Deed as amended herein.

The undersigned have executed this Amendment as of the Effective Date.

SELLERS:

Gary Grams
Mary Grams
 Gary Grams
 Mary Grams

PURCHASER:

Terry G. Sauer
 Terry G. Sauer

STATE OF ARIZONA)
) SS.
 COUNTY OF MARICOPA)



The foregoing instrument was acknowledged before me on January 24, 2012, by Gary Grams, Seller.

STATE OF ARIZONA)
) SS.
 COUNTY OF MARICOPA)



The foregoing instrument was acknowledged before me on January 24, 2012, by Mary Grams, Seller.

STATE OF MINNESOTA)
) SS.
 COUNTY OF Stearns)

Shawn P. Harris
 Notary Public
 My Commission Expires August 24, 2015

The foregoing instrument was acknowledged before me on January 31, 2012, by Terry G. Sauer, Purchaser.

Thomas J. Volk
 Notary Public

TAX STATEMENTS TO BE SENT TO:

Terry G. Sauer

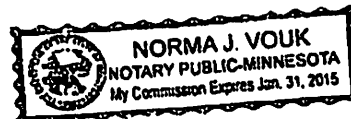
PO Box 530

Foley, MN 56329

17002 15th Avenue NE

Rice, MN

56367



JAN/24/2012/TUE 11:34 AM

Document

Page 19 of 70

FAX No. 320-253-0503

P. 005

A386534

THIS INSTRUMENT WAS DRAFTED BY:

RINKE NOONAN

1015 West St. Germain Street, Suite 300

P.O. Box 1497

St. Cloud, MN 56302-1497

(320) 251-6700

Our File No. 23247,004

JAN/24/2012/TUE 11:34 AM

FAX No. 320-253-0503

P. 006

A386534

EXHIBIT A**PROPERTY DESCRIPTION**

All of Lot Seven (7), together with that part of Lot Eight (8), described as follows:

Beginning at a point on the Westerly line of said Lot Eight (8), a distance of 9.33 feet Northerly of the Southwesterly corner of said Lot Eight (8); thence Southerly along said Westerly line 9.33 feet to said Southwesterly corner; thence Easterly along the Southerly line of said Lot Eight (8), 120.00 feet the Southeasterly corner of said Lot Eight (8); thence Northerly along the Easterly line of said Lot Eight (8), 10.35 feet; thence Westerly and parallel with the Southerly line of said Lot Eight (8), 29.00 feet; thence continuing Westerly 31.00 feet to the Southeasterly corner of a building situated on said Lot Eight; thence continuing Westerly along the Southerly wall of said building to the point of beginning and there terminating.

Said Lots Seven (7) and Eight (8) lying in Block Five (5) FOLEY's REARRANGEMENT OF THE Town (now City) of Foley, according to the plat and survey thereof on file and or record in the office of the County Recorder in and for said Benton County, Minnesota.

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Farmers and Merchants Bank Checking Account		8.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, include audio, video, and computer equipment.		Household Furnishings and Goods		4,350.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Pictures \$50		50.00
6. Wearing apparel.		Clothing		800.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term Life Insurance		0.00
10. Annuities. Itemize and name each issue.	X			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		Terry's Tree Service Business Equipment and Supplies \$22,500.00 1996 1 Ton With a dump \$4000 1998 1 Ton Chevy \$3000 1991 GMC Truck \$2500 Tools, Chain saws, ropes, spikes \$4000 Wood Chipper \$5000 Stump Grinder GGS Model \$4000 A/R \$0 Farmers and Merchants \$69.00 Checking Account		22,569.00
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		Court Ordered Restitution to Debtor Ben Bockin Pending Legal Action against Debtor's Farm homeowners insurance. Regarding a fire that destroyed Debtors property at 751 Dewey Street in Foley, MN Gray, Plant, Mooty for this action.		1,300.00 unknown
19. Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1976 Firebird Mileage: 100,000 Current Market Value		500.00
		1998 Ford Mustang Mileage: 150,000 Current Market Value		1,000.00
26. Boats, motors, and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings, and supplies.	X			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.		18 Foot Trailer		1,000.00
		1975 Harley Davidson FLH		3,500.00
		1998 Yamaha Snowmobile		200.00
		1999 Polaris ATV 500cc		500.00
		Misc Hand and Power Tools		500.00
		The Best Interest test \$30,927.00		0.00
TOTAL				36,277.00

0 continuation sheets attached

(Include amounts from any continuation sheets attached.
Report total also on Summary of Schedules.)

IN RE Sauer, Terry Gerald

Debtor(s)

Case No. _____

(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPTDebtor elects the exemptions to which debtor is entitled under:
(Check one box)☐ Check if debtor claims a homestead exemption that exceeds \$155,675. *☐ 11 U.S.C. § 522(b)(2)☒ 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
<u>SCHEDULE A - REAL PROPERTY</u>			
Homestead Located: 17002 65th Avenue NE Rice MN 56367 (Parcel 1) Legal Description: See Exhibit B County of Benton, State of Minnesota Value Based on 2013 Property Tax Statement \$111,700.00	MSA §§ 510.01, 510.02	104,900.00	118,900.00
Parcel 2- \$7,200.00			
<u>SCHEDULE B - PERSONAL PROPERTY</u>			
Household Furnishings and Goods	MSA § 550.37 subd.4(b)	4,350.00	4,350.00
Clothing	MSA § 550.37 subd. 4(a)	800.00	800.00
Term Life Insurance	MSA § 550.37 subd. 23	100%	0.00
Terry's Tree Service	MSA § 550.37 subd. 6	11,000.00	22,569.00
Business Equipment and Supplies \$22,500.00 1996 1 Ton With a dump \$4000 1998 1 Ton Chevy \$3000 1991 GMC Truck \$2500 Tools, Chain saws, ropes, spikes \$4000 Wood Chipper \$5000 Stump Grinder GGS Model \$4000			
A/R \$0			
Farmers and Merchants \$69.00 Checking Account			
1998 Ford Mustang Mileage: 150,000 Current Market Value	MSA § 550.37 subd. 12a	1,000.00	1,000.00

* Amount subject to adjustment on 4/1/16 and every three years thereafter with respect to cases commenced on or after the date of adjustment.

11/25/2008 15:30 IFAX

12-31

13-00159-00

Form No. 21-M - Limited Warranty Deed

Minnesota Uniform Conveyance Blanks (1/15/97)

A 362840

Corporation, Partnership or Limited Liability Company
to Individual(s)

No delinquent taxes and transfer entered; Certificate of
Real Estate Value () filed () not required
Certificate of Real Estate Value No. 30610

January 6, 2009
Date

Joan Weynen
County Auditor

By Ken
Deputy

Certified, Filed and or Recorded on
JAN. 06, 2009 AT 01:28PM

Signed: CK
MARILYN J NOVAK G V I
BENTON COUNTY MINNESOTA
MARILYN J NOVAK
COUNTY RECORDER
Fee Amount: \$46.00

(reserved for recording data)

DEED TAX DUE: \$ Exempt: 12 U.S.C. (1452-1459). Section 1452
Date: 12/12/08

FOR VALUABLE CONSIDERATION, Federal Home Loan Mortgage Corporation, a Corporation under the laws of
United States of America, Grantor, hereby conveys and quitclaims to Terry Sauer Grantee,
real property in Benton County, Minnesota, described as follows:

See Attached Legal Description

PID: 13 00159 00
together with all hereditaments and appurtenances.

This Deed conveys after-acquired title. Grantor warrants the Grantor has not done or suffered anything to
encumber the property, EXCEPT: none

Check box if applicable:

- ☐ The Seller certifies that the seller does not know of any wells on the described real property.
☐ A well disclosure certificate accompanies this document.
☒ I am familiar with the property described in this instrument and I certify that the status and number of wells on
the described property have not changed since the last previously filed well disclosure certificate.

Deed tax hereon of \$ Exempt paid

Aud./Treas. Receipt No. Joan Weynen
County Auditor

STATE OF See Attached)
COUNTY OF See Attached) ss.

Federal Home Loan Mortgage Corporation

By: Jeff Schmidt of
National Default REO Services, a Delaware Limited
Liability Company dba First American Asset Closing
Services as Attorney in Fact for Federal Home Loan
Mortgage Corporation, a United States of America
Corporation on behalf of the Corporation

Its: Vice President

This instrument was acknowledged See Attached

Check here if part or all of the land is Registered (Torrens) []

Tax Statements for the real property described in this instrument should be sent to
(include name and address of Grantee):

Grantees:

Terry Sauer

PO Box 539

Foley MN 56329.

THIS INSTRUMENT WAS DRAFTED BY (NAME AND ADDRESS)

Burnet Title
5151 Edina Industrial Boulevard, Suite 500
Edina, MN 55439
File # 8-21384
Production # 442006

RETURN TO:
Burnet Title

Burnet Title - Eagan
ck# 188688

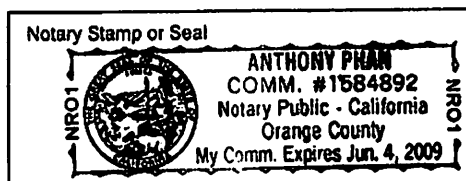
EXHIBIT

A

CERTIFICATE OF ACKNOWLEDGMENT - BY CORPORATION

STATE OF CALIFORNIA

COUNTY OF ORANGE

On this 25 day of November, 2008, before me a Notary Public within for saidCounty, personally appeared Jeff SchmittVice President of National Default REO
Services, a Delaware Limited Liability Company dba First American Asset Closing
Services as Attorney in Fact for Federal Home Loan Mortgage Corporation, a United
States of America Corporation on behalf of the Corporation.to me known to be the person(s) described in and who executed the foregoing instrument
and acknowledged that she executed the same as her free act and deed.

Notary Public

EXHIBIT "A"

Legal Description

File No. 8-21384

Lot Fourteen (14), Block Two (2) in Foley's Rearrangement to the Town (now City) of Foley, according to the plat and survey on file and of record in the office of the County Recorder in and for Benton County, Minnesota.

ALSO

A strip of land Forty (40) feet wide and One Hundred Fifty (150) feet long adjoining said Lot Fourteen (14) on the West and being a part of vacated First Avenue described as follows: Beginning at the Northwestern corner of said Lot Fourteen (14); thence Westerly and parallel with the North line of said Lot a distance of Forty (40) feet; thence Southerly and parallel with the West line of said Lot a distance of One Hundred Fifty (150) feet; thence Easterly Forty (40) feet to the Southwest corner of said Lot Fourteen (14); thence Northerly One Hundred Fifty (150) feet to the place of beginning.

Individual Personal Representative

Note: This deed should be used only for distribution.

A 328205

Transfer entered on

July 13, 2005

Joan Weyman
County Auditorby Ken
DeputyCertified, Filed and or Recorded on
JULY 13, 2005 AT 02:57PMSigned: CK XB
MARILYN J NOVAK G V I C
BENTON COUNTY MINNESOTA
MARILYN J NOVAK
COUNTY RECORDER
Fee Amount: \$19.50

Date: June 29, 2005 XXX

NO STATE DEED TAX DUE HEREON

(reserved for recording data)

Terry Sauer, aka Terry G. Sauer, Grantor,
as Personal Representative of the Estate of Gerald Sauer
Decedent, single ☒, married ☐ at the time of death, hereby conveys to - TERRY GERALD SAUER, aka
Terry G. Sauer, Grantee(s), real property in Benton
County, Minnesota, described as follows:

The Southwest Quarter of the Northwest Quarter (SW 1/4 of NW 1/4) of
Section One (1), Township Thirty-eight (38) North, Range Thirty (30)
West, Fourth Principal Meridian, Benton County, Minnesota, less
excepting therefrom the East Seventy-two feet and 6 inches (72'6") of
the Southwest Quarter of the Northwest Quarter (SW 1/4 of NW 1/4) of
Section One (1), Township Thirty-eight (38) North, Range Thirty (30)
West, Fourth Principal Meridian, Benton County, Minnesota,

ALSO, That part of the Northwest Quarter of the Southwest Quarter (NW
1/4 of SW 1/4) of Section One (1), Township Thirty-eight (38) North,
Range Thirty (30) West, Fourth Principal Meridian, Benton County,
Minnesota, described as follows, to-wit:

Beginning at the West Quarter corner of said Section One (1); thence
East along the East-West Quarter line of said Section One (1) a
distance of 1073.8 feet to a point; thence South at right angles to
said East-West Quarter line a distance of 200 feet to a point; thence
at right angles West a distance of 415 feet to a point; thence at
right angles North a distance of 160 feet to a point; thence in a
Northwesterly direction 660 feet to the point of beginning and there
terminating,

Deed tax hereon of \$ -0- paid

Aud./Treas. Receipt No. -0-

Joan Weyman
County Aud./Treas.

There has been change in the number or status of wells on subject property

(If more space is needed, continue on back)

together with all hereditaments and appurtenances belonging thereto.

STATE OF MINNESOTA

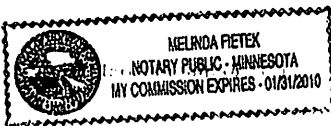
COUNTY OF Morrison

ss.

TERRY SAUER

The foregoing instrument was acknowledged before me this 29th day of June, 2005, XX,
by - TERRY SAUER, aka Terry G. Sauer,

Representative of the Estate of Gerald Sauer, Decedent.

Melinda Pietek
Notary Public

THIS INSTRUMENT WAS DRAFTED BY:
WILLIAM P. LINES, Attorney
220 South Central
Milaca, MN 56353
Attorney ID #6371X

Statements for real estate taxes on the real property
described herein should be sent to:
TERRY GERALD SAUER
17002 65th Ave NE
Rice, MN 56367

Page 1 of 1

19.50 CH# 15833
Larson Abstract

EXHIBIT

B

PROJECT NO. WMA01485	ACQUISITION NO. 147360
PROJECT MANAGER: Pat Kandakai CLOSER: Carla Backstrom	PROJECT MANAGER & CLOSER ASSIGNED BY AND DATE: Kathy Lewis 12/20/11

LAND ACQUISITION FACT SHEET

PROJECT NAME: Graham WMA	PARCEL #: 2	COUNTY Benton
-----------------------------	----------------	------------------

ACQUISITION TYPE:

☒ Fee Simple ☐ Easement ☐ Other (describe):

ACQUISITION METHOD:

☐ Gift ☒ Purchase ☐ Condemnation

QUALITIES OF THE LAND; REASONS TO ACQUIRE; PLANNED USE:

Emergent wetland for winter roosting cover and wetland dependent wildlife. Also to connect WMA tracts, improve public access (would also solve on-going hunter trespass), and improve management access. Tract is part of the original project proposal and acquisition of it would round out the WMA nicely. Landowner owns approximately 42 acres, but wants to retain approximately 10-12 acres with building site (see attached map). Project will thus require a boundary survey. Acquisition of property will require very little initial site development work, and very little long-term habitat maintenance beyond occasional prescribed burning.

LEGAL DESCRIPTION OF LAND:

Forty/Gov Lot: SW ¼ NW ¼ SEC: 1 TWP: 39N RNG: 30W

Estimated acres: 30

Landowner's Name: Terry Sauer Telephone # 320-393-2947 (H); 320-968-7447 (W); 763-688-3304 (C)
Address: 17002 65th Ave NE City: Rice State: MN Zip: 56367-9306

Statutory authority to acquire: MS97A.145

Maps attached:

- ☒ Plat book map showing parcel and contiguous ownership
☒ Sketch of property or, if available, survey
☒ Aerial Photo

Fact Sheet Prepared by (type name and title) Beau Liddell, Area Wildlife Manager		Telephone Number 320-616-2468 Ext. 222		Date 7/30/2010
Discipline/Reg. Supervisor Approval Tim Bremicker	Date 11/4/2011	Regional Director Approval Keith Parker	Date 11/22/11	
Division Director Approval Kathy DonCarlos	Date 12/8/11	LAM Division Director Approval Larry Kramka	Date 12/21/11	

JAN/24/2012/TUE 11:33 AM

Certified, Filed and or Recorded on
February 03, 2012 1:40 PMBENTON COUNTY MINNESOTA
MARILYN J NOVAK
COUNTY RECORDERBy: CK

6 - 4 - 0

FEE AMOUNT \$46.00

**AMENDMENT TO
CONTRACT FOR DEED**

THIS AMENDMENT TO CONTRACT FOR DEED ("Amendment") is made and entered into effective as of January 20, 2012 (the "Effective Date"), by and between Gary Grams and Mary Grams, husband and wife, ("Sellers"), and Terry G. Sauer, single ("Purchaser").

RECITALS

A. Sellers and Purchaser entered into a Contract for Deed dated December 20, 2005, recorded on December 21, 2005, as Document No. 333805 in the Benton County Recorder's office (the "Contract for Deed") regarding certain real property located in Benton County, Minnesota, legally described on the attached Exhibit A (the "Property").

B. Sellers served a Notice of Cancellation of the Contract for Deed on Purchaser on December 3, 2011.

C. Instead of Cancellation of the Contract for Deed, Sellers and Purchaser desire to amend the Contract for Deed to reflect changes in the payment terms as more thoroughly provided within this Amendment.

For good and valuable consideration, the receipt and sufficiency of which the parties acknowledge, the parties agree as follows:

1. Purchaser shall, upon execution of this Amendment, reimburse Seller in full for the following:
 - a. Seller's payment of the 2011 Real Estate Taxes, which totals \$2,076.84;
 - b. Seller's actual attorneys' fees incurred as a result of the Contract for Deed Cancellation and this Amendment, which shall not exceed \$1,500.00; and
 - c. Fees for service of the Contract for Deed Cancellation and recording fees, which total \$127.00.

PDATA\21247600\Amendment to CDD 2012 01 20.doc
1/23/2012

Neil Grams Christ
St Cloud
ck# 39280

PAGE 1 OF 5

JAN/24/2012/TUE 11:34 AM

FAX No. 320-253-0503

P. 003

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2. Paragraph 4 of the Contract for Deed is amended and replaced in its entirety with the following:

"4. **PURCHASE PRICE.** Purchaser shall pay to Sellers, at their designated address the sum of One Hundred Sixty Five Thousand and No/100 Dollars (\$165,000.00) (the "Remaining Price"), as and for the remaining purchase price for the Property, payable as follows: the sum of \$1,500.00 on the 20th day of February, 2012, and the like sum of \$1,500.00 on the 20th day of each and every succeeding month thereafter until February 20, 2015 at which time the entire principal balance and accrued interest shall be paid in full. Interest at the rate of 8% per annum shall accrue on the balance of the Remaining Price commencing January 20, 2012 until the entire amount due and owing hereunder is paid in full. Prior to January 20, 2012, interest shall continue to accrue on the unpaid principal balance owed on the Contract for Deed, at the rate stated therein. The interest rate on the Remaining Price shall be fixed and shall not be adjusted. Each monthly installment, as hereinbefore provided, shall first be applied in payment of accrued interest, and the balance thereof in reduction of unpaid principal.

Notwithstanding the foregoing, Purchaser shall have the right to purchase the Property prior to February 1, 2012 by paying Sellers all accrued interest and payments owed, including but not limited to statutory fees for the cancellation, in full under the Contract for Deed prior to amendment. In the event Purchaser pays Seller such amounts in full, Purchaser shall be deemed to have fulfilled all of the Contract for Deed's terms and provisions and Sellers shall execute and deliver the deed for the Property to Purchaser pursuant to the Contract for Deed's terms and conditions."

3. Notwithstanding anything within the Contract for Deed to the contrary, subsequent to February 1, 2012, Purchaser and Seller acknowledge and agree that Purchaser shall have no right to fully or partially prepay the amounts due and owing under the Contract for Deed prior to February 20, 2013.

4. In consideration of Purchaser making the payments to Seller as required under this Amendment, Sellers on behalf of themselves, and their successors, assigns, agents and representatives, completely and unconditionally release and discharge Purchaser and his successors, assigns, agents and representatives from any and all claims that they have or may have arising out of or any way connected with, any alleged default by Purchaser under the Contract for Deed prior to the Effective Date, provided however, that nothing within this Amendment shall release Purchaser from any future obligations under the Contract for Deed as amended by this Amendment.

5. By executing this Amendment, Seller hereby rescinds the Notice of Cancellation of Contract for Deed previously served on Purchaser on December 3, 2011.

6. Except as expressly modified herein, all of the other terms and provisions contained in the Contract for Deed shall continue in full force and effect. The parties acknowledge and agree that the Contract for Deed shall not be cancelled, except in the event of a future default by Purchaser, and Purchaser's interest in the Property shall continue in full force and effect pursuant

JAN/24/2012/TUE 11:34 AM

FAX No. 320-253-0503

P. 004

A386534

to the Contract for Deed as amended herein.

The undersigned have executed this Amendment as of the Effective Date.

SELLERS:

Gary Grams
Mary Grams
 Gary Grams
 Mary Grams

PURCHASER:

Terry G. Sauer
 Terry G. Sauer

STATE OF ARIZONA)
) SS.
 COUNTY OF MARICOPA)



The foregoing instrument was acknowledged before me on January 24, 2012, by Gary Grams, Seller.

STATE OF ARIZONA)
) SS.
 COUNTY OF MARICOPA)



The foregoing instrument was acknowledged before me on January 24, 2012, by Mary Grams, Seller.

STATE OF MINNESOTA)
) SS.
 COUNTY OF Stearns)

Shawn P. Harris
 Notary Public
 My Commission Expires August 24, 2015

The foregoing instrument was acknowledged before me on January 31, 2012, by Terry G. Sauer, Purchaser.

Thomas J. Volk
 Notary Public

TAX STATEMENTS TO BE SENT TO:

Terry G. Sauer

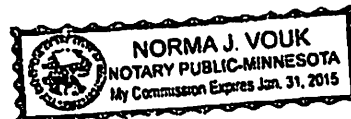
PO Box 530

Foley, MN 56329

17002 15th Avenue NE

Rice, MN

56367



JAN/24/2012/TUE 11:34 AM

Document

Page 33 of 70

FAX No. 320-253-0503

P. 005

A386534

THIS INSTRUMENT WAS DRAFTED BY:

RINKE NOONAN

1015 West St. Germain Street, Suite 300

P.O. Box 1497

St. Cloud, MN 56302-1497

(320) 251-6700

Our File No. 23247,004

JAN/24/2012/TUE 11:34 AM

FAX No. 320-253-0503

P. 006

A386534

EXHIBIT A**PROPERTY DESCRIPTION**

All of Lot Seven (7), together with that part of Lot Eight (8), described as follows:

Beginning at a point on the Westerly line of said Lot Eight (8), a distance of 9.33 feet Northerly of the Southwesterly corner of said Lot Eight (8); thence Southerly along said Westerly line 9.33 feet to said Southwesterly corner; thence Easterly along the Southerly line of said Lot Eight (8), 120.00 feet the Southeasterly corner of said Lot Eight (8); thence Northerly along the Easterly line of said Lot Eight (8), 10.35 feet; thence Westerly and parallel with the Southerly line of said Lot Eight (8), 29.00 feet; thence continuing Westerly 31.00 feet to the Southeasterly corner of a building situated on said Lot Eight; thence continuing Westerly along the Southerly wall of said building to the point of beginning and there terminating.

Said Lots Seven (7) and Eight (8) lying in Block Five (5) FOLEY's REARRANGEMENT OF THE Town (now City) of Foley, according to the plat and survey thereof on file and or record in the office of the County Recorder in and for said Benton County, Minnesota.

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor;" include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. <i>(See Instructions Above.)</i>	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		1st Mortgage				14,000.00	
Farmers & Merchants Bank PO Box 308 Pierz, MN 56364-0308		VALUE \$ 118,900.00					
ACCOUNT NO.		Assignee or other notification for: Farmers & Merchants Bank					
Rinke Noonan 1015 W Saint Germain St Saint Cloud, MN 56301-3459		VALUE \$					
ACCOUNT NO.		1st Mortgage-170 Dewey Street Foley, MN 56329				42,000.00	
Farmers & Merchants Bank PO Box 308 Pierz, MN 56364-0308		VALUE \$ 53,800.00					
ACCOUNT NO.		Assignee or other notification for: Farmers & Merchants Bank					
Rinke Noonan 1015 W Saint Germain St Saint Cloud, MN 56301-3459		VALUE \$					
Subtotal (Total of this page)						\$ 56,000.00	\$
Total (Use only on last page)						\$	\$

1 continuation sheets attached

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED. NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.		Contract for Deed Bar Building				237,500.00	126,900.00
Gary And Mary Grams 21373 Agate Beach Rd Saint Cloud, MN 56301-5848							
		VALUE \$ 110,600.00					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO.							
		VALUE \$					
Subtotal (Total of this page)						\$ 237,500.00	\$ 126,900.00
Total (Use only on last page)						\$ 293,500.00	\$ 126,900.00

Sheet no. 1 of 1 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

(Report also on
Summary of
Schedules.)

(If applicable, report
also on Statistical
Summary of Certain
Liabilities and Related
Data.)

IN RE Sauer, Terry Gerald

Debtor(s)

Case No.

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☒ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

2 continuation sheets attached

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Domestic Support Obligations**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCOUNT NO. 1475 Mn Child Sup 444 Lafayette Road Saint Paul, MN 55155		Child Support OPEN ACCOUNT OPENED 10/2003				6,669.00	6,669.00	
ACCOUNT NO. Erin Linn 811 9th Ave Foley, MN 56329-9135		Assignee or other notification for: Mn Child Sup						
ACCOUNT NO. State Of Minnesota 395 John Ireland Blvd Saint Paul, MN 55155-1800		Child Support				1,562.21	1,562.21	
ACCOUNT NO. Janice Mohler Oscage Drive Browerville, MN 56438		Assignee or other notification for: State Of Minnesota						
ACCOUNT NO. 								
ACCOUNT NO. 								
Sheet no. <u>1</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims						Subtotal (Totals of this page) \$ 8,231.21	\$ 8,231.21	\$
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						\$		
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)							\$	\$

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)**Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY	
ACCOUNT NO.		Property Taxes							
Benton County Auditor 531 Dewey St Foley, MN 56329-8413						6,500.00	6,500.00		
ACCOUNT NO.		Federal Taxes							
IRS Centralized Insolvency PO Box 7346 Philadelphia, PA 19101-7346						1.00	1.00		
ACCOUNT NO.		State Taxes							
MN Department Of Revenue, Collection Div Bankruptcy Section PO Box 64447 Saint Paul, MN 55164-0447						1.00	1.00		
ACCOUNT NO.									
ACCOUNT NO.									
ACCOUNT NO.									
Sheet no. <u>2</u> of <u>2</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Priority Claims						Subtotal (Totals of this page)	\$ 6,502.00	\$ 6,502.00	\$
Total (Use only on last page of the completed Schedule E. Report also on the Summary of Schedules.)						Total	\$ 14,733.21		
Total (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)						Total		\$ 14,733.21	\$

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 04 Morrison County Sheriff Depart PO Box 246 Little Falls, MN 56345		OPEN ACCOUNT OPENED 0/				140.00
ACCOUNT NO. Coll Bur Lf PO Box 246 Little Falls, MN 56345-0246		Assignee or other notification for: 04 Morrison County Sheriff Depart				
ACCOUNT NO. Directv 800 Sw 39th St Renton, WA 98057		OPEN ACCOUNT OPENED 1/2013				164.00
ACCOUNT NO. Convergent Outsourcing 800 SW 39th St Renton, WA 98057-4975		Assignee or other notification for: Directv				

0 continuation sheets attached

Subtotal
(Total of this page) \$ **304.00**

Total
(Use only on last page of the completed Schedule F. Report also on
the Summary of Schedules and, if applicable, on the Statistical
Summary of Certain Liabilities and Related Data.) \$ **304.00**

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Fill in this information to identify your case:

Debtor 1 **Terry Gerald Sauer**
First Name Middle Name Last Name

Debtor 2
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Minnesota

Case number
 (If known) _____

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6I

Schedule I: Your Income

12/13

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

☒ Employed
☐ Not employed

☐ Employed
☐ Not employed

Occupation

Employer's name

Self Employed

Employer's address

Number Street

Number Street

City State ZIP Code

City State ZIP Code

How long employed there?

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ **0.00**

\$ _____

3. Estimate and list monthly overtime pay.

3. + \$ **0.00**

+ \$ _____

4. Calculate gross income. Add line 2 + line 3.

4. \$ **0.00**

\$ _____

Debtor 1

Terry Gerald Sauer

First Name

Middle Name

Last Name

Case number (if known)

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here..... → 4.	\$ 0.00	\$
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 0.00	\$
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 0.00	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 0.00	\$
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	7. \$ 0.00	\$
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 837.00	\$
8b. Interest and dividends	8b. \$ 0.00	\$
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$
8d. Unemployment compensation	8d. \$ 0.00	\$
8e. Social Security	8e. \$ 0.00	\$
8f. Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	\$ 0.00	\$
8g. Pension or retirement income	8g. \$ 0.00	\$
8h. Other monthly income. Specify: See Schedule Attached	8h. + \$ 3,583.00	+ \$
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 4,420.00	\$
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,420.00 +	\$ = \$ 4,420.00
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____		
		11. + \$ 0.00
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data, if it applies		12. \$ 4,420.00 Combined monthly income
13. Do you expect an increase or decrease within the year after you file this form? <input checked="" type="checkbox"/> No. <input type="checkbox"/> Yes. Explain: None		

IN RE Sauer, Terry Gerald

Case No. _____

Debtor(s)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other monthly income:		
Net Avg Monthly Income From Terry's Tavern	2,083.00	
Net Ave Monthly Income From Bar Building	1,500.00	

Fill in this information to identify your case:

Debtor 1 Terry Gerald Sauer
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: District of Minnesota

Case number
(If known)

Check if this is:

- ☐ An amended filing
- ☐ A supplement showing post-petition chapter 13 expenses as of the following date:
MM / DD / YYYY
- ☐ A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☒ No

☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes
- ☐ No
- ☐ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 0.00

If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 200.00

4d. Homeowner's association or condominium dues

4d. \$ 0.00

Debtor 1

Terry Gerald Sauer

First Name

Middle Name

Last Name

Case number (if known)

	Your expenses
5. Additional mortgage payments for your residence , such as home equity loans	5. \$ <u>0.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <u>115.00</u>
6b. Water, sewer, garbage collection	6b. \$ <u>30.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	6c. \$ <u>0.00</u>
6d. Other. Specify: _____	6d. \$ <u>0.00</u>
7. Food and housekeeping supplies	7. \$ <u>300.00</u>
8. Childcare and children's education costs	8. \$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	9. \$ <u>140.00</u>
10. Personal care products and services	10. \$ <u>60.00</u>
11. Medical and dental expenses	11. \$ <u>100.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ <u>250.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13. \$ <u>100.00</u>
14. Charitable contributions and religious donations	14. \$ <u>0.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	15a. \$ <u>0.00</u>
15b. Health insurance	15b. \$ <u>0.00</u>
15c. Vehicle insurance	15c. \$ <u>0.00</u>
15d. Other insurance. Specify: _____	15d. \$ <u>0.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <u>0.00</u>
17b. Car payments for Vehicle 2	17b. \$ <u>0.00</u>
17c. Other. Specify: <u>Contract For Deed Payment</u>	17c. \$ <u>1,500.00</u>
17d. Other. Specify: _____	17d. \$ _____
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18. \$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	19. \$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	20a. \$ <u>0.00</u>
20b. Real estate taxes	20b. \$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	20c. \$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <u>0.00</u>
20e. Homeowner's association or condominium dues	20e. \$ <u>0.00</u>

Debtor 1

Terry Gerald Sauer

First Name

Middle Name

Last Name

Case number (if known)

21. **Other.** Specify: _____

21. **+\$ 0.00**

22. **Your monthly expenses.** Add lines 4 through 21.

The result is your monthly expenses.

22. **\$ 2,795.00**

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. **\$ 4,420.00**

23b. Copy your monthly expenses from line 22 above.

23b. **-\$ 2,795.00**

23c. Subtract your monthly expenses from your monthly income.

The result is your *monthly net income*.

23c. **\$ 1,625.00**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

None

IN RE Sauer, Terry Gerald

Debtor(s)

Case No. _____

(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 41 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: January 29, 2014 Signature: /s/ Terry Gerald Sauer
Terry Gerald Sauer

Debtor

Date: _____ Signature: _____
(Joint Debtor, if any)
[If joint case, both spouses must sign.]

DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required by that section.

Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer

Social Security No. (Required by 11 U.S.C. § 110.)

If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principal, responsible person, or partner who signs the document.

Address

Signature of Bankruptcy Petition Preparer

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

I, the _____ (the president or other officer or an authorized agent of the corporation or a member or an authorized agent of the partnership) of the _____ (corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _____ sheets (*total shown on summary page plus 1*), and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____ Signature: _____

(Print or type name of individual signing on behalf of debtor)

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

IN RE:

Case No. _____

Sauer, Terry Gerald

Debtor(s)

Chapter 13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 25,000.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 2,457.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ <u>50.00</u>
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ <u>5.00</u>
13. Repairs and Maintenance	\$ <u>100.00</u>
14. Vehicle Expenses	\$ <u>500.00</u>
15. Travel and Entertainment	\$ <u>100.00</u>
16. Equipment Rental and Leases	\$ <u>20.00</u>
17. Legal/Accounting/Other Professional Fees	\$ <u>70.00</u>
18. Insurance	\$ <u>150.00</u>
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify): Equipment And Supplies 625.00 \$ 625.00

22. Total Monthly Expenses (Add items 3-21) \$ 1,620.00

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 837.00

United States Bankruptcy Court
District of Minnesota

IN RE:

Case No. _____

Sauer, Terry Gerald

Debtor(s)

Chapter 13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 24,996.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 2,083.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ _____
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ _____
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify): \$ _____

22. Total Monthly Expenses (Add items 3-21) \$ _____

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 2,083.00

United States Bankruptcy Court
District of Minnesota

IN RE:

Case No. _____

Sauer, Terry Gerald

Debtor(s)

Chapter 13

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing: \$ 18,000.00

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income: \$ 1,500.00

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	\$ _____
4. Payroll Taxes	\$ _____
5. Unemployment Taxes	\$ _____
6. Worker's Compensation	\$ _____
7. Other Taxes	\$ _____
8. Inventory Purchases (Including raw materials)	\$ _____
9. Purchase of Feed/Fertilizer/Seed/Spray	\$ _____
10. Rent (Other than debtor's principal residence)	\$ _____
11. Utilities	\$ _____
12. Office Expenses and Supplies	\$ _____
13. Repairs and Maintenance	\$ _____
14. Vehicle Expenses	\$ _____
15. Travel and Entertainment	\$ _____
16. Equipment Rental and Leases	\$ _____
17. Legal/Accounting/Other Professional Fees	\$ _____
18. Insurance	\$ _____
19. Employee Benefits (e.g., pension, medical, etc.)	\$ _____
20. Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify):	\$ _____

21. Other (Specify): \$ _____

22. Total Monthly Expenses (Add items 3-21) \$.

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME

23. **AVERAGE NET MONTHLY INCOME** (Subtract Item 22 from Item 2) \$ 1,500.00

IN RE:

Sauer, Terry Gerald

Case No. _____

Chapter 13

Debtor(s)

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101(2),(31).

1. Income from employment or operation of business

- None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2012 Income from Business (Tree Service)

0.00 2013 Income from Business (Tree Service)

0.00 2014 YTD Income from Business (Tree Service)

2. Income other than from employment or operation of business

- None ☐ State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

29,413.00 2012 Income from Terry's Tavern

25,000.00 2013 Income from Terry's Tavern

0.00 2014 YTD Income from Terry's Tavern

18,000.00 2012 Income from Bar Building

18,000.00 2013 Income from Bar Building

1,500.00 2014 YTD Income from Bar Building

3. Payments to creditors

Complete a. or b., as appropriate, and c.

None ☒ a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,255.* If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None ☒ c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

5. Repossessions, foreclosures and returns

None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
Farmers & Merchants Bank PO Box 308 Pierz, MN 56364-0308	12/2013	Property located: 24311 296th Avenue Pierz, MN56364 \$74,000 Foreclosed by Bank
State Of Minnesota 395 John Ireland Blvd Saint Paul, MN 55155-1800	7/12/2013	Tax Forfeited property: 751 Dewey Street Foley, Mn 56329 \$14,400

6. Assignments and receiverships

None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☐ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
---	-----------------------------------	--------------	----------------------------------

Church

2012 or 2013

\$200 Church Donation

8. Losses

None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
Stolen Property: Furniture, Tools, household items, tack, Pictures \$5,000 Defendent Ben Bockin	Property Stolen from debtors home. No Insurance at the time, Debtor was awarded \$1300 in restitution	2013

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Abacus Credit Counseling	1/13/2014	25.00
Heller & Thyen, P.A. 606 25th Ave S Ste 110 Saint Cloud, MN 56301-4810	1/2014	281.00

10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Junk Yard	2014	Junked 1999 Ford Expedition \$250
Third Party	1/2012	sold Skidloader 1840 Case \$6500 FMV
Third Party	2013	Sold 71 Acres from Rice Property \$71,000 FMV (money was used to pay off back taxes, Child Support and Bank Loan)
Lyde Danielson	2012	Transferred 100% of Shares of Terry's Tavern. Nothing was received in return, Bar had very little value at the time of transfer.

None ☒ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

11. Closed financial accounts

None ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
Debtor's Friend	Semi Truck	Debtor's property in Rice, MN

15. Prior address of debtor

None ☒ If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None ☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Terry's Tree Service	SS# Ending in: 0352		Tree Servicing	2008 to Present

Terry's Tavern, Inc

20-3885458

Document Page 57 of 70
100 4th Ave S
Foley, MN 56329

Bar

2005 to 2012 (is
this date
accurate, above
it says
transferred
2012?)

Bar Building

SS# Ending in: 0352

Bar Building

2005 to Present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statementsNone a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors, and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within the **two years** immediately preceding the commencement of this case.**20. Inventories**

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.



None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

**21. Current Partners, Officers, Directors and Shareholders**

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.



None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

**22. Former partners, officers, directors and shareholders**None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.**23. Withdrawals from a partnership or distributions by a corporation**None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

25. Pension Funds.

None ☒ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: January 29, 2014 Signature /s/ Terry Gerald Sauer
of Debtor **Terry Gerald Sauer**

Date: _____ Signature _____
of Joint Debtor
(if any)

0 continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

IN RE:

Case No. _____

Sauer, Terry Gerald

Chapter 13

Debtor(s)

STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2. (a) The filing fee paid by the undersigned to the clerk for the debtor(s) in this case is: \$ 281.00
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ 3,000.00
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ _____
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ 3,000.00
3. The services rendered or to be rendered include the following:
 - (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code;
 - (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court;
 - (c) representation of the debtor(s) at the meeting of creditors;
 - (d) negotiations with creditors; and
 - (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: January 29, 2014

/s/ Robert S Thyen

Attorney for Debtor(s)

Robert S Thyen 032288x
Heller & Thyen, P.A.
606 25th Ave S #110
St. Cloud, MN 56301-4810

B22C (Official Form 22C) (Chapter 13) (04/13)In re: **Sauer, Terry Gerald**

Debtor(s)

Case Number: _____

(If known)

According to the calculations required by this statement:

☐ The applicable commitment period is 3 years.☒ The applicable commitment period is 5 years.☒ Disposable income is determined under § 1325(b)(3).☐ Disposable income is not determined under § 1325(b)(3).

(Check the boxes as directed in Lines 17 and 23 of this statement.)

**CHAPTER 13 STATEMENT OF CURRENT MONTHLY INCOME
AND CALCULATION OF COMMITMENT PERIOD AND DISPOSABLE INCOME**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 13 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

Part I. REPORT OF INCOME

1	Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.		Column A Debtor's Income	Column B Spouse's Income		
	a. <input checked="" type="checkbox"/> Unmarried. Complete only Column A ("Debtor's Income") for Lines 2-10. b. <input type="checkbox"/> Married. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.					
All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.						
2	Gross wages, salary, tips, bonuses, overtime, commissions.		\$	\$		
3	Income from the operation of a business, profession, or farm. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part IV.		\$	\$		
	a.	Gross receipts			\$	2,457.00
	b.	Ordinary and necessary operating expenses			\$	
	c.	Business income			Subtract Line b from Line a	
			\$	2,457.00		
4	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part IV.		\$	\$		
	a.	Gross receipts			\$	
	b.	Ordinary and necessary operating expenses			\$	
	c.	Rent and other real property income			Subtract Line b from Line a	
			\$			
5	Interest, dividends, and royalties.		\$	\$		
6	Pension and retirement income.		\$	\$		
7	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose. Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.		\$	\$		

B22C (Official Form 22C) (Chapter 13) (04/13)

8	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:			
	Unemployment compensation claimed to be a benefit under the Social Security Act	Debtor \$ _____	Spouse \$ _____	
9	Income from all other sources. Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. Do not include alimony or separate maintenance payments paid by your spouse, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.			
	a.	Net Avg Monthly Income from Bar Building	\$ 1,500.00	
	b.	Net Avg Monthly Income from Terry's Tavern	\$ 2,083.00	
			\$ 3,583.00	\$
10	Subtotal. Add Lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 through 9 in Column B. Enter the total(s).		\$ 6,040.00	\$
11	Total. If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.		\$ 6,040.00	

Part II. CALCULATION OF § 1325(b)(4) COMMITMENT PERIOD

12	Enter the amount from Line 11.		\$ 6,040.00
13	Marital Adjustment. If you are married, but are not filing jointly with your spouse, AND if you contend that calculation of the commitment period under § 1325(b)(4) does not require inclusion of the income of your spouse, enter on Line 13 the amount of the income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of you or your dependents and specify, in the lines below, the basis for excluding this income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.		
	a.		\$
	b.		\$
	c.		\$
	Total and enter on Line 13.		\$ 0.00
14	Subtract Line 13 from Line 12 and enter the result.		\$ 6,040.00
15	Annualized current monthly income for § 1325(b)(4). Multiply the amount from Line 14 by the number 12 and enter the result.		\$ 72,480.00
16	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		
	a. Enter debtor's state of residence: <u>Minnesota</u> b. Enter debtor's household size: <u>1</u>		\$ 48,876.00
17	Application of § 1325(b)(4). Check the applicable box and proceed as directed.		
	<input type="checkbox"/> The amount on Line 15 is less than the amount on Line 16. Check the box for "The applicable commitment period is 3 years" at the top of page 1 of this statement and continue with this statement.		
	<input checked="" type="checkbox"/> The amount on Line 15 is not less than the amount on Line 16. Check the box for "The applicable commitment period is 5 years" at the top of page 1 of this statement and continue with this statement.		

Part III. APPLICATION OF § 1325(b)(3) FOR DETERMINING DISPOSABLE INCOME

B22C (Official Form 22C) (Chapter 13) (04/13)

18	Enter the amount from Line 11.	\$ 6,040.00																									
19	<p>Marital adjustment. If you are married, but are not filing jointly with your spouse, enter on Line 19 the total of any income listed in Line 10, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If the conditions for entering this adjustment do not apply, enter zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td> <td style="width: 65%;"></td> <td style="width: 30%; text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">b.</td> <td></td> <td style="text-align: right;">\$</td> </tr> <tr> <td style="text-align: center;">c.</td> <td></td> <td style="text-align: right;">\$</td> </tr> </table> <p>Total and enter on Line 19.</p>	a.		\$	b.		\$	c.		\$	\$ 0.00																
a.		\$																									
b.		\$																									
c.		\$																									
20	Current monthly income for § 1325(b)(3). Subtract Line 19 from Line 18 and enter the result.	\$ 6,040.00																									
21	Annualized current monthly income for § 1325(b)(3). Multiply the amount from Line 20 by the number 12 and enter the result.	\$ 72,480.00																									
22	Applicable median family income. Enter the amount from Line 16.	\$ 48,876.00																									
23	<p>Application of § 1325(b)(3). Check the applicable box and proceed as directed.</p> <p><input checked="" type="checkbox"/> The amount on Line 21 is more than the amount on Line 22. Check the box for "Disposable income is determined under § 1325(b)(3)" at the top of page 1 of this statement and complete the remaining parts of this statement.</p> <p><input type="checkbox"/> The amount on Line 21 is not more than the amount on Line 22. Check the box for "Disposable income is not determined under § 1325(b)(3)" at the top of page 1 of this statement and complete Part VII of this statement. Do not complete Parts IV, V, or VI.</p>																										
Part IV. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)																											
Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)																											
24A	<p>National Standards: food, apparel and services, housekeeping supplies, personal care, and miscellaneous. Enter in Line 24A the "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$ 583.00																									
24B	<p>National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 24B.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3" style="text-align: left;">Persons under 65 years of age</th> <th colspan="3" style="text-align: left;">Persons 65 years of age or older</th> </tr> </thead> <tbody> <tr> <td style="width: 5%; text-align: center;">a1.</td> <td style="width: 65%;">Allowance per person</td> <td style="width: 30%; text-align: right;">60.00</td> <td style="text-align: center;">a2.</td> <td>Allowance per person</td> <td style="text-align: right;">144.00</td> </tr> <tr> <td style="text-align: center;">b1.</td> <td>Number of persons</td> <td style="text-align: right;">1</td> <td style="text-align: center;">b2.</td> <td>Number of persons</td> <td style="text-align: right;">0</td> </tr> <tr> <td style="text-align: center;">c1.</td> <td>Subtotal</td> <td style="text-align: right;">60.00</td> <td style="text-align: center;">c2.</td> <td>Subtotal</td> <td style="text-align: right;">0.00</td> </tr> </tbody> </table>		Persons under 65 years of age			Persons 65 years of age or older			a1.	Allowance per person	60.00	a2.	Allowance per person	144.00	b1.	Number of persons	1	b2.	Number of persons	0	c1.	Subtotal	60.00	c2.	Subtotal	0.00	\$ 60.00
Persons under 65 years of age			Persons 65 years of age or older																								
a1.	Allowance per person	60.00	a2.	Allowance per person	144.00																						
b1.	Number of persons	1	b2.	Number of persons	0																						
c1.	Subtotal	60.00	c2.	Subtotal	0.00																						

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25A	<p>Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.</p>	\$ 401.00									
25B	<p>Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 47; subtract Line b from Line a and enter the result in Line 25B. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse; margin-top: 5px;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Housing and Utilities Standards; mortgage/rental expense</td><td style="width: 35%; text-align: right;">\$ 1,000.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47</td><td style="text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net mortgage/rental expense</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,000.00	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$	c.	Net mortgage/rental expense	Subtract Line b from Line a	\$ 1,000.00
a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,000.00									
b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 47	\$									
c.	Net mortgage/rental expense	Subtract Line b from Line a									
26	<p>Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 25A and 25B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:</p> 	\$									
27A	<p>Local Standards: transportation; vehicle operation/public transportation expense. You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.</p> <p>Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 7.</p> <p><input type="checkbox"/> 0 <input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>If you checked 0, enter on Line 27A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 27A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$ 412.00									
27B	<p>Local Standards: transportation; additional public transportation expense. If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 27B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)</p>	\$									

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28	<p>Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)</p> <p><input checked="" type="checkbox"/> 1 <input type="checkbox"/> 2 or more.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 47; subtract Line b from Line a and enter the result in Line 28. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$ 0.00</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47</td><td style="text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 1</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$ 0.00	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$ 0.00									
b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a									
29	<p>Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the “2 or more” Box in Line 28.</p> <p>Enter, in Line a below, the “Ownership Costs” for “One Car” from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 47; subtract Line b from Line a and enter the result in Line 29. Do not enter an amount less than zero.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 5%; text-align: center;">a.</td><td style="width: 60%;">IRS Transportation Standards, Ownership Costs</td><td style="width: 35%; text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">b.</td><td>Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47</td><td style="text-align: right;">\$</td></tr> <tr> <td style="text-align: center;">c.</td><td>Net ownership/lease expense for Vehicle 2</td><td style="text-align: right;">Subtract Line b from Line a</td></tr> </table>	a.	IRS Transportation Standards, Ownership Costs	\$	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$	c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$
a.	IRS Transportation Standards, Ownership Costs	\$									
b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 47	\$									
c.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a									
30	<p>Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. Do not include real estate or sales taxes.</p>	\$									
31	<p>Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as voluntary 401(k) contributions.</p>	\$									
32	<p>Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, for whole life or for any other form of insurance.</p>	\$									
33	<p>Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. Do not include payments on past due obligations included in Line 49.</p>	\$									
34	<p>Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.</p>	\$									
35	<p>Other Necessary Expenses: childcare. Enter the total average monthly amount that you actually expend on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments.</p>	\$									
36	<p>Other Necessary Expenses: health care. Enter the total average monthly amount that you actually expend on health care that is required for the health and welfare of yourself or your dependents, that is not reimbursed by insurance or paid by a health savings account, and that is in excess of the amount entered in Line 24B. Do not include payments for health insurance or health savings accounts listed in Line 39.</p>	\$									
37	<p>Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone service—such as pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted.</p>	\$									

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38	Total Expenses Allowed under IRS Standards. Enter the total of Lines 24 through 37.	\$ 2,456.00									
Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 24-37											
39	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents. <table border="1"> <tr> <td>a.</td> <td>Health Insurance</td> <td>\$</td> </tr> <tr> <td>b.</td> <td>Disability Insurance</td> <td>\$</td> </tr> <tr> <td>c.</td> <td>Health Savings Account</td> <td>\$</td> </tr> </table> <p>Total and enter on Line 39</p> <p>If you do not actually expend this total amount, state your actual total average monthly expenditures in the space below:</p> <p>\$ _____</p>	a.	Health Insurance	\$	b.	Disability Insurance	\$	c.	Health Savings Account	\$	\$ \$
a.	Health Insurance	\$									
b.	Disability Insurance	\$									
c.	Health Savings Account	\$									
40	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Do not include payments listed in Line 34.	\$									
41	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incur to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.	\$									
42	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
43	Education expenses for dependent children under 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25 per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. You must provide your case trustee with documentation of your actual expenses, and you must explain why the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.	\$									
44	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must demonstrate that the additional amount claimed is reasonable and necessary.	\$									
45	Charitable contributions. Enter the amount reasonably necessary for you to expend each month on charitable contributions in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). Do not include any amount in excess of 15% of your gross monthly income.	\$									
46	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 39 through 45.	\$									

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Subpart C: Deductions for Debt Payment

47	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 47.				
		Name of Creditor	Property Securing the Debt	Average Monthly Payment	Does payment include taxes or insurance?
	a.	Farmers & Merchants Bank	Property in Rice	\$ 233.33	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	b.	Gary And Mary Grams	Bar Building	\$ 3,958.33	<input type="checkbox"/> yes <input checked="" type="checkbox"/> no
	c.			\$	<input type="checkbox"/> yes <input type="checkbox"/> no
	Total: Add lines a, b and c.				\$ 4,191.66
48	Other payments on secured claims. If any of debts listed in Line 47 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 47, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.				
		Name of Creditor	Property Securing the Debt	1/60th of the Cure Amount	
	a.			\$	
	b.			\$	
	c.			\$	
	Total: Add lines a, b and c.				\$
49	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. Do not include current obligations, such as those set out in Line 33.				\$ 245.56
50	Chapter 13 administrative expenses. Multiply the amount in Line a by the amount in Line b, and enter the resulting administrative expense.				
	a.	Projected average monthly Chapter 13 plan payment.		\$ 1,625.00	
	b.	Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)		X 7.2%	
	c.	Average monthly administrative expense of Chapter 13 case		Total: Multiply Lines a and b	\$ 117.00
51	Total Deductions for Debt Payment. Enter the total of Lines 47 through 50.				\$ 4,554.22
Subpart D: Total Deductions from Income					
52	Total of all deductions from income. Enter the total of Lines 38, 46, and 51.				\$ 7,010.22

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Part V. DETERMINATION OF DISPOSABLE INCOME UNDER § 1325(b)(2)

53	Total current monthly income. Enter the amount from Line 20.	\$ 6,040.00															
54	Support income. Enter the monthly average of any child support payments, foster care payments, or disability payments for a dependent child, reported in Part I, that you received in accordance with applicable nonbankruptcy law, to the extent reasonably necessary to be expended for such child.	\$															
55	Qualified retirement deductions. Enter the monthly total of (a) all amounts withheld by your employer from wages as contributions for qualified retirement plans, as specified in § 541(b)(7) and (b) all required repayments of loans from retirement plans, as specified in § 362(b)(19).	\$															
56	Total of all deductions allowed under § 707(b)(2). Enter the amount from Line 52.	\$ 7,010.22															
57	<p>Deduction for special circumstances. If there are special circumstances that justify additional expenses for which there is no reasonable alternative, describe the special circumstances and the resulting expenses in lines a-c below. If necessary, list additional entries on a separate page. Total the expenses and enter the total in Line 57. You must provide your case trustee with documentation of these expenses and you must provide a detailed explanation of the special circumstances that make such expenses necessary and reasonable.</p> <table border="1"> <thead> <tr> <th></th> <th>Nature of special circumstances</th> <th>Amount of expense</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b, and c</td> <td>\$</td> </tr> </tbody> </table>		Nature of special circumstances	Amount of expense	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b, and c		\$	\$
	Nature of special circumstances	Amount of expense															
a.		\$															
b.		\$															
c.		\$															
Total: Add Lines a, b, and c		\$															
58	Total adjustments to determine disposable income. Add the amounts on Lines 54, 55, 56, and 57 and enter the result.	\$ 7,010.22															
59	Monthly Disposable Income Under § 1325(b)(2). Subtract Line 58 from Line 53 and enter the result.	\$ -970.22															

Part VI. ADDITIONAL EXPENSE CLAIMS

60	<p>Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.</p> <table border="1"> <thead> <tr> <th></th> <th>Expense Description</th> <th>Monthly Amount</th> </tr> </thead> <tbody> <tr> <td>a.</td> <td></td> <td>\$</td> </tr> <tr> <td>b.</td> <td></td> <td>\$</td> </tr> <tr> <td>c.</td> <td></td> <td>\$</td> </tr> <tr> <td colspan="2">Total: Add Lines a, b and c</td> <td>\$</td> </tr> </tbody> </table>		Expense Description	Monthly Amount	a.		\$	b.		\$	c.		\$	Total: Add Lines a, b and c		\$
	Expense Description	Monthly Amount														
a.		\$														
b.		\$														
c.		\$														
Total: Add Lines a, b and c		\$														

Part VII. VERIFICATION

61	<p>I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this a joint case, both debtors must sign.)</i></p> <p>Date: <u>January 29, 2014</u> Signature: <u>/s/ Terry Gerald Sauer</u> (Debtor)</p> <p>Date: _____ Signature: _____ (Joint Debtor, if any)</p>
----	---

IN RE:

Case No. _____

Sauer, Terry Gerald

Chapter **13**

Debtor(s)

VERIFICATION OF CREDITOR MATRIX

The above named debtor(s) hereby verify(ies) that the attached matrix listing creditors is true to the best of my(our) knowledge.

Date: January 29, 2014 Signature: /s/ Terry Gerald Sauer
Terry Gerald Sauer Debtor

Date: _____ Signature: _____
Joint Debtor, if any

04 Morrison County Sheriff Depart
PO Box 246
Little Falls, MN 56345

Benton County Auditor
531 Dewey St
Foley, MN 56329-8413

Coll Bur Lf
PO Box 246
Little Falls, MN 56345-0246

Convergent Outsourcing
800 SW 39th St
Renton, WA 98057-4975

Directv
800 Sw 39th St
Renton, WA 98057

Erin Linn
811 9th Ave
Foley, MN 56329-9135

Farmers & Merchants Bank
PO Box 308
Pierz, MN 56364-0308

Gary And Mary Gram
C/O Rinke Noonan
PO Box 1497
Saint Cloud, MN 56302-1497

Gary And Mary Grams
21373 Agate Beach Rd
Saint Cloud, MN 56301-5848

IRS
Centralized Insolvency
PO Box 7346
Philadelphia, PA 19101-7346

Janice Mohler
Oscage Drive
Browerville, MN 56438

Mn Child Sup
444 Lafayette Road
Saint Paul, MN 55155

MN Department Of Revenue, Collection Div
Bankruptcy Section
PO Box 64447
Saint Paul, MN 55164-0447

Rinke Noonan
1015 W Saint Germain St
Saint Cloud, MN 56301-3459

State Of Minnesota
395 John Ireland Blvd
Saint Paul, MN 55155-1800